

**Information to identify the case:**

Debtor 1	<u>Laquan M Evans</u>	Social Security number or ITIN	xxx-xx-7518
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 20-19302-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Laquan M Evans

6/24/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Laquan M Evans  
Debtor

Case No. 20-19302-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 24, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2022:

Recip ID	Recipient Name and Address
db	+ Laquan M Evans, 486 Cole Farm Road, Warrenton, NC 27589-9534
518936101	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518918018	Dominic Ashley, 110 Southland Dr, Henderson, NC 27537-4542
518950981	+ Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
518918019	++ NATIONS FIRST CAPITAL DBA GO CAPITAL, 516 GIBSON DR STE 160, ROSEVILLE CA 95678-5792 address filed with court:, Go Capital, 910 Pleasant Grove Blvd Ste 120, Roseville, CA 95678-6188
518918020	Nations First Capital dba, Go Capital, 516 Gibson Dr, Suite 160, Roseville, CA 95678-5792
518984216	Stonewall Motors, Inc., Attn: Steven Elliott, 1037 Arthur Dr, Graham, NC 27253-9537

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 24 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 24 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 24 2022 20:36:00	Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
518918015	^ MEBN	Jun 24 2022 20:31:46	Amerifinancial Solutions, PO Box 65018, Baltimore, MD 21264-5018
518918016	+ EDI: LCIBAYLN	Jun 25 2022 00:28:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1839
518926126	+ Email/Text: ecfbnc@aldridgepite.com	Jun 24 2022 20:35:00	Bayview Loan Servicing LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518980126	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 24 2022 20:35:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518918017	Email/Text: collect@ccsroanoke.com	Jun 24 2022 20:36:00	Creditors Collections Services, 4530 Old Cave Spring Rd, Roanoke, VA 24018-3423
518918021	Email/Text: support@ljross.com	Jun 24 2022 20:35:00	LJ Ross, 4 Universal Way, Jackson, MI 49202-1455
518918022	^ MEBN	Jun 24 2022 20:31:35	MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
518918023	Email/Text: kristen.sigmon@dhhs.nc.gov	Jun 24 2022 20:35:00	North Carolina Child Support, PO Box 20800, Raleigh, NC 27619-0800

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518918024	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 24 2022 20:42:58	Regional Acceptance, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
518927130	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 24 2022 20:36:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518918025	Email/Text: enotifications@santanderconsumerusa.com	Jun 24 2022 20:36:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
518978842	+ EDI: AIS.COM	Jun 25 2022 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518989001	*	Stonewall Motors, Inc., Attn: Steven Elliott, 1037 Arthur Dr, Graham, NC 27253-9537

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2022 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Brian C. Nicholas	on behalf of Creditor Community Loan Servicing LLC. f/k/a Bayview Loan servicing, LLC. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecmail@mortoncraig.com mortoncraigecf@gmail.com
Moshe Rothenberg	on behalf of Debtor Laquan M Evans moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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William E. Craig

on behalf of Creditor Santander Consumer USA Inc. mortoncraigcf@gmail.com mortoncraigcf@gmail.com

TOTAL: 9